Office of the Superintendent of Bankruptcy Canada

An Agency of Industry Canada

Bureau du surintendant des faillites Canada

Un organisme d'Industrie Canada

Insolvency Statistics in Canada

Second Quarter of 2012

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to:
http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to:
http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Newfoundland and Labrador	**503**	**436**	**573**	**15.4**	**-12.2**	**1,922**	**2,282**	**-15.8**
Bankruptcies	451	405	540	11.4	-16.5	1,779	2,147	-17.1
Proposals	52	31	33	67.7	57.6	143	135	5.9
Prince Edward Island	**166**	**147**	**162**	**12.9**	**2.5**	**606**	**655**	**-7.5**
Bankruptcies	116	119	141	-2.5	-17.7	464	578	-19.7
Proposals	50	28	21	78.6	138.1	142	77	84.4
Nova Scotia	**1,203**	**1,110**	**1,179**	**8.4**	**2.0**	**4,516**	**5,073**	**-11.0**
Bankruptcies	940	853	974	10.2	-3.5	3,487	4,080	-14.5
Proposals	263	257	205	2.3	28.3	1,029	993	3.6
New Brunswick	**1,033**	**1,016**	**977**	**1.7**	**5.7**	**3,846**	**3,629**	**6.0**
Bankruptcies	813	768	830	5.9	-2.0	2,998	3,036	-1.3
Proposals	220	248	147	-11.3	49.7	848	593	43.0
Quebec	**9,692**	**9,847**	**9,788**	**-1.6**	**-1.0**	**37,728**	**39,052**	**-3.4**
Bankruptcies	6,721	6,716	7,126	0.1	-5.7	26,450	28,623	-7.6
Proposals	2,971	3,131	2,662	-5.1	11.6	11,278	10,429	8.1
Ontario	**13,070**	**12,356**	**13,744**	**5.8**	**-4.9**	**50,603**	**55,411**	**-8.7**
Bankruptcies	6,522	5,959	7,180	9.4	-9.2	25,539	30,104	-15.2
Proposals	6,548	6,397	6,564	2.4	-0.2	25,064	25,307	-1.0
Manitoba	**514**	**479**	**564**	**7.3**	**-8.9**	**2,058**	**2,499**	**-17.6**
Bankruptcies	342	316	409	8.2	-16.4	1,403	1,820	-22.9
Proposals	172	163	155	5.5	11.0	655	679	-3.5
Saskatchewan	**488**	**522**	**587**	**-6.5**	**-16.9**	**2,033**	**2,353**	**-13.6**
Bankruptcies	288	293	364	-1.7	-20.9	1,221	1,491	-18.1
Proposals	200	229	223	-12.7	-10.3	812	862	-5.8
Alberta	**2,485**	**2,565**	**2,746**	**-3.1**	**-9.5**	**9,988**	**10,874**	**-8.1**
Bankruptcies	1,592	1,682	1,961	-5.4	-18.8	6,634	7,970	-16.8
Proposals	893	883	785	1.1	13.8	3,354	2,904	15.5
British Columbia	**3,214**	**3,103**	**3,007**	**3.6**	**6.9**	**12,162**	**12,375**	**-1.7**
Bankruptcies	2,115	1,993	2,109	6.1	0.3	7,982	9,106	-12.3
Proposals	1,099	1,110	898	-1.0	22.4	4,180	3,269	27.9
Northwest Territories	**9**	**18**	**12**	**-50.0**	**-25.0**	**47**	**43**	**9.3**
Bankruptcies	5	10	8	-50.0	-37.5	32	26	23.1
Proposals	4	8	4	-50.0	0.0	15	17	-11.8
Yukon	**6**	**5**	**8**	**20.0**	**-25.0**	**30**	**41**	**-26.8**
Bankruptcies	5	4	8	25.0	-37.5	25	37	-32.4
Proposals	1	1	0	0.0	--	5	4	25.0
Nunavut	**0**	**1**	**3**	**-100.0**	**-100.0**	**3**	**8**	**-62.5**
Bankruptcies	0	0	3	--	-100.0	1	8	-87.5
Proposals	0	1	0	-100.0	--	2	0	--
Canada	**32,383**	**31,605**	**33,350**	**2.5**	**-2.9**	**125,542**	**134,295**	**-6.5**
Bankruptcies	**19,910**	**19,118**	**21,653**	**4.1**	**-8.0**	**78,015**	**89,026**	**-12.4**
Proposals	**12,473**	**12,487**	**11,697**	**-0.1**	**6.6**	**47,527**	**45,269**	**5.0**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Newfoundland and Labrador	**502**	**429**	**566**	**17.0**	**-11.3**	**1,905**	**2,254**	**-15.5**
Bankruptcies	450	398	533	13.1	-15.6	1,764	2,121	-16.8
Proposals	52	31	33	67.7	57.6	141	133	6.0
Prince Edward Island	**163**	**137**	**158**	**19.0**	**3.2**	**583**	**634**	**-8.0**
Bankruptcies	114	112	139	1.8	-18.0	445	565	-21.2
Proposals	49	25	19	96.0	157.9	138	69	100.0
Nova Scotia	**1,179**	**1,084**	**1,146**	**8.8**	**2.9**	**4,427**	**4,913**	**-9.9**
Bankruptcies	918	832	947	10.3	-3.1	3,412	3,945	-13.5
Proposals	261	252	199	3.6	31.2	1,015	968	4.9
New Brunswick	**1,015**	**998**	**957**	**1.7**	**6.1**	**3,783**	**3,562**	**6.2**
Bankruptcies	800	752	814	6.4	-1.7	2,949	2,983	-1.1
Proposals	215	246	143	-12.6	50.3	834	579	44.0
Quebec	**9,161**	**9,326**	**9,216**	**-1.8**	**-0.6**	**35,671**	**36,965**	**-3.5**
Bankruptcies	6,328	6,343	6,703	-0.2	-5.6	24,948	27,063	-7.8
Proposals	2,833	2,983	2,513	-5.0	12.7	10,723	9,902	8.3
Ontario	**12,731**	**11,969**	**13,320**	**6.4**	**-4.4**	**49,117**	**53,718**	**-8.6**
Bankruptcies	6,275	5,659	6,839	10.9	-8.2	24,396	28,753	-15.2
Proposals	6,456	6,310	6,481	2.3	-0.4	24,721	24,965	-1.0
Manitoba	**505**	**462**	**553**	**9.3**	**-8.7**	**1,990**	**2,434**	**-18.2**
Bankruptcies	337	305	400	10.5	-15.8	1,350	1,770	-23.7
Proposals	168	157	153	7.0	9.8	640	664	-3.6
Saskatchewan	**452**	**483**	**552**	**-6.4**	**-18.1**	**1,887**	**2,205**	**-14.4**
Bankruptcies	264	265	339	-0.4	-22.1	1,118	1,394	-19.8
Proposals	188	218	213	-13.8	-11.7	769	811	-5.2
Alberta	**2,394**	**2,477**	**2,663**	**-3.4**	**-10.1**	**9,641**	**10,486**	**-8.1**
Bankruptcies	1,522	1,618	1,906	-5.9	-20.1	6,369	7,659	-16.8
Proposals	872	859	757	1.5	15.2	3,272	2,827	15.7
British Columbia	**3,160**	**3,024**	**2,939**	**4.5**	**7.5**	**11,909**	**12,133**	**-1.8**
Bankruptcies	2,070	1,937	2,057	6.9	0.6	7,786	8,912	-12.6
Proposals	1,090	1,087	882	0.3	23.6	4,123	3,221	28.0
Northwest Territories	**8**	**18**	**12**	**-55.6**	**-33.3**	**46**	**40**	**15.0**
Bankruptcies	5	10	8	-50.0	-37.5	32	26	23.1
Proposals	3	8	4	-62.5	-25.0	14	14	0.0
Yukon	**5**	**5**	**8**	**0.0**	**-37.5**	**28**	**40**	**-30.0**
Bankruptcies	4	4	8	0.0	-50.0	23	37	-37.8
Proposals	1	1	0	0.0	--	5	3	66.7
Nunavut	**0**	**1**	**3**	**-100.0**	**-100.0**	**3**	**8**	**-62.5**
Bankruptcies	0	0	3	--	-100.0	1	8	-87.5
Proposals	0	1	0	-100.0	--	2	0	--
Canada	**31,275**	**30,413**	**32,093**	**2.8**	**-2.5**	**120,990**	**129,392**	**-6.5**
Bankruptcies	**19,087**	**18,235**	**20,696**	**4.7**	**-7.8**	**74,593**	**85,236**	**-12.5**
Proposals	**12,188**	**12,178**	**11,397**	**0.1**	**6.9**	**46,397**	**44,156**	**5.1**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Newfoundland and Labrador	**1**	**7**	**7**	**-85.7**	**-85.7**	**17**	**28**	**-39.3**
Bankruptcies	1	7	7	-85.7	-85.7	15	26	-42.3
Proposals	0	0	0	--	--	2	2	0.0
Prince Edward Island	**3**	**10**	**4**	**-70.0**	**-25.0**	**23**	**21**	**9.5**
Bankruptcies	2	7	2	-71.4	0.0	19	13	46.2
Proposals	1	3	2	-66.7	-50.0	4	8	-50.0
Nova Scotia	**24**	**26**	**33**	**-7.7**	**-27.3**	**89**	**160**	**-44.4**
Bankruptcies	22	21	27	4.8	-18.5	75	135	-44.4
Proposals	2	5	6	-60.0	-66.7	14	25	-44.0
New Brunswick	**18**	**18**	**20**	**0.0**	**-10.0**	**63**	**67**	**-6.0**
Bankruptcies	13	16	16	-18.8	-18.8	49	53	-7.5
Proposals	5	2	4	150.0	25.0	14	14	0.0
Quebec	**531**	**521**	**572**	**1.9**	**-7.2**	**2,057**	**2,087**	**-1.4**
Bankruptcies	393	373	423	5.4	-7.1	1,502	1,560	-3.7
Proposals	138	148	149	-6.8	-7.4	555	527	5.3
Ontario	**339**	**387**	**424**	**-12.4**	**-20.0**	**1,486**	**1,693**	**-12.2**
Bankruptcies	247	300	341	-17.7	-27.6	1,143	1,351	-15.4
Proposals	92	87	83	5.7	10.8	343	342	0.3
Manitoba	**9**	**17**	**11**	**-47.1**	**-18.2**	**68**	**65**	**4.6**
Bankruptcies	5	11	9	-54.5	-44.4	53	50	6.0
Proposals	4	6	2	-33.3	100.0	15	15	0.0
Saskatchewan	**36**	**39**	**35**	**-7.7**	**2.9**	**146**	**148**	**-1.4**
Bankruptcies	24	28	25	-14.3	-4.0	103	97	6.2
Proposals	12	11	10	9.1	20.0	43	51	-15.7
Alberta	**91**	**88**	**83**	**3.4**	**9.6**	**347**	**388**	**-10.6**
Bankruptcies	70	64	55	9.4	27.3	265	311	-14.8
Proposals	21	24	28	-12.5	-25.0	82	77	6.5
British Columbia	**54**	**79**	**68**	**-31.6**	**-20.6**	**253**	**242**	**4.5**
Bankruptcies	45	56	52	-19.6	-13.5	196	194	1.0
Proposals	9	23	16	-60.9	-43.8	57	48	18.8
Northwest Territories	**1**	**0**	**0**	**--**	**--**	**1**	**3**	**-66.7**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	1	0	0	--	--	1	3	-66.7
Yukon	**1**	**0**	**0**	**--**	**--**	**2**	**1**	**100.0**
Bankruptcies	1	0	0	--	--	2	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**1,108**	**1,192**	**1,257**	**-7.0**	**-11.9**	**4,552**	**4,903**	**-7.2**
Bankruptcies	**823**	**883**	**957**	**-6.8**	**-14.0**	**3,422**	**3,790**	**-9.7**
Proposals	**285**	**309**	**300**	**-7.8**	**-5.0**	**1,130**	**1,113**	**1.5**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Agriculture, Forestry, Fishing and Hunting	**38**	**28**	**27**	**35.7**	**40.7**	**133**	**125**	**6.4**
Bankruptcies	28	24	14	16.7	100.0	103	80	28.8
Proposals	10	4	13	150.0	-23.1	30	45	-33.3
Mining and Oil and Gas Extraction	**8**	**2**	**7**	**300.0**	**14.3**	**20**	**41**	**-51.2**
Bankruptcies	7	1	6	600.0	16.7	14	26	-46.2
Proposals	1	1	1	0.0	0.0	6	15	-60.0
Utilities	**6**	**4**	**5**	**50.0**	**20.0**	**16**	**11**	**45.5**
Bankruptcies	5	3	3	66.7	66.7	13	8	62.5
Proposals	1	1	2	0.0	-50.0	3	3	0.0
Construction	**216**	**241**	**214**	**-10.4**	**0.9**	**797**	**823**	**-3.2**
Bankruptcies	163	172	165	-5.2	-1.2	607	660	-8.0
Proposals	53	69	49	-23.2	8.2	190	163	16.6
Manufacturing	**101**	**123**	**143**	**-17.9**	**-29.4**	**505**	**527**	**-4.2**
Bankruptcies	70	88	102	-20.5	-31.4	364	364	0.0
Proposals	31	35	41	-11.4	-24.4	141	163	-13.5
Wholesale Trade	**61**	**69**	**74**	**-11.6**	**-17.6**	**251**	**284**	**-11.6**
Bankruptcies	42	54	58	-22.2	-27.6	188	223	-15.7
Proposals	19	15	16	26.7	18.8	63	61	3.3
Retail Trade	**156**	**155**	**139**	**0.6**	**12.2**	**631**	**687**	**-8.2**
Bankruptcies	122	110	108	10.9	13.0	474	543	-12.7
Proposals	34	45	31	-24.4	9.7	157	144	9.0
Transportation and Warehousing	**65**	**62**	**96**	**4.8**	**-32.3**	**271**	**327**	**-17.1**
Bankruptcies	51	49	81	4.1	-37.0	213	274	-22.3
Proposals	14	13	15	7.7	-6.7	58	53	9.4
Information and Cultural Industries	**18**	**13**	**23**	**38.5**	**-21.7**	**66**	**82**	**-19.5**
Bankruptcies	16	13	15	23.1	6.7	53	53	0.0
Proposals	2	0	8	--	-75.0	13	29	-55.2
Finance and Insurance	**15**	**22**	**34**	**-31.8**	**-55.9**	**83**	**116**	**-28.4**
Bankruptcies	13	17	25	-23.5	-48.0	62	93	-33.3
Proposals	2	5	9	-60.0	-77.8	21	23	-8.7
Real Estate and Rental and Leasing	**21**	**37**	**37**	**-43.2**	**-43.2**	**113**	**164**	**-31.1**
Bankruptcies	11	26	32	-57.7	-65.6	76	133	-42.9
Proposals	10	11	5	-9.1	100.0	37	31	19.4

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Professional, Scientific and Technical Services	**63**	**83**	**74**	**-24.1**	**-14.9**	**287**	**290**	**-1.0**
Bankruptcies	43	60	47	-28.3	-8.5	205	209	-1.9
Proposals	20	23	27	-13.0	-25.9	82	81	1.2
Management of Companies and Enterprises	**15**	**17**	**17**	**-11.8**	**-11.8**	**58**	**51**	**13.7**
Bankruptcies	13	12	15	8.3	-13.3	46	43	7.0
Proposals	2	5	2	-60.0	0.0	12	8	50.0
Administrative and Support, Waste Management and Remediation Services	**54**	**57**	**46**	**-5.3**	**17.4**	**232**	**201**	**15.4**
Bankruptcies	40	39	37	2.6	8.1	170	164	3.7
Proposals	14	18	9	-22.2	55.6	62	37	67.6
Educational Services	**8**	**10**	**10**	**-20.0**	**-20.0**	**32**	**39**	**-17.9**
Bankruptcies	6	8	5	-25.0	20.0	26	27	-3.7
Proposals	2	2	5	0.0	-60.0	6	12	-50.0
Health Care and Social Assistance	**14**	**12**	**30**	**16.7**	**-53.3**	**57**	**78**	**-26.9**
Bankruptcies	11	11	21	0.0	-47.6	41	60	-31.7
Proposals	3	1	9	200.0	-66.7	16	18	-11.1
Arts, Entertainment and Recreation	**16**	**21**	**31**	**-23.8**	**-48.4**	**77**	**91**	**-15.4**
Bankruptcies	14	18	27	-22.2	-48.1	66	81	-18.5
Proposals	2	3	4	-33.3	-50.0	11	10	10.0
Accommodation and Food Services	**174**	**167**	**170**	**4.2**	**2.4**	**657**	**650**	**1.1**
Bankruptcies	119	119	134	0.0	-11.2	480	491	-2.2
Proposals	55	48	36	14.6	52.8	177	159	11.3
Other Services (except Public Administration)	**58**	**67**	**79**	**-13.4**	**-26.6**	**259**	**311**	**-16.7**
Bankruptcies	49	57	61	-14.0	-19.7	216	255	-15.3
Proposals	9	10	18	-10.0	-50.0	43	56	-23.2
Public Administration	**1**	**2**	**0**	**-50.0**	**--**	**7**	**4**	**75.0**
Bankruptcies	0	2	0	-100.0	--	5	2	150.0
Proposals	1	0	0	--	--	2	2	0.0
Total	**1,108**	**1,192**	**1,257**	**-7.0**	**-11.9**	**4,552**	**4,903**	**-7.2**
Bankruptcies	**823**	**883**	**957**	**-6.8**	**-14.0**	**3,422**	**3,790**	**-9.7**
Proposals	**285**	**309**	**300**	**-7.8**	**-5.0**	**1,130**	**1,113**	**1.5**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Newfoundland and Labrador	**502**	**429**	**566**	**17.0**	**-11.3**	**1,905**	**2,254**	**-15.5**
Bankruptcies	**450**	**398**	**533**	**13.1**	**-15.6**	**1,764**	**2,121**	**-16.8**
Proposals	**52**	**31**	**33**	**67.7**	**57.6**	**141**	**133**	**6.0**
Avalon Peninsula	237	177	228	33.9	3.9	822	938	-12.4
Bankruptcies	207	153	211	35.3	-1.9	731	855	-14.5
Proposals	30	24	17	25.0	76.5	91	83	9.6
South Coast - Burin Peninsula	34	26	49	30.8	-30.6	133	226	-41.2
Bankruptcies	34	26	49	30.8	-30.6	132	221	-40.3
Proposals	0	0	0	--	--	1	5	-80.0
West Coast - Northern Peninsula - Labrador	88	99	124	-11.1	-29.0	407	434	-6.2
Bankruptcies	78	95	117	-17.9	-33.3	384	410	-6.3
Proposals	10	4	7	150.0	42.9	23	24	-4.2
Notre Dame - Central Bonavista Bay	143	127	166	12.6	-13.9	543	657	-17.4
Bankruptcies	130	124	157	4.8	-17.2	517	635	-18.6
Proposals	13	3	9	333.3	44.4	26	22	18.2
Prince Edward Island	**163**	**137**	**158**	**19.0**	**3.2**	**583**	**634**	**-8.0**
Bankruptcies	**114**	**112**	**139**	**1.8**	**-18.0**	**445**	**565**	**-21.2**
Proposals	**49**	**25**	**19**	**96.0**	**157.9**	**138**	**69**	**100.0**
Nova Scotia	**1,179**	**1,084**	**1,146**	**8.8**	**2.9**	**4,427**	**4,913**	**-9.9**
Bankruptcies	**918**	**832**	**947**	**10.3**	**-3.1**	**3,412**	**3,945**	**-13.5**
Proposals	**261**	**252**	**199**	**3.6**	**31.2**	**1,015**	**968**	**4.9**
Cape Breton	182	151	208	20.5	-12.5	734	909	-19.3
Bankruptcies	129	105	169	22.9	-23.7	514	683	-24.7
Proposals	53	46	39	15.2	35.9	220	226	-2.7
North Shore	198	193	203	2.6	-2.5	741	823	-10.0
Bankruptcies	152	145	154	4.8	-1.3	561	625	-10.2
Proposals	46	48	49	-4.2	-6.1	180	198	-9.1
Annapolis Valley	170	161	152	5.6	11.8	652	701	-7.0
Bankruptcies	147	128	130	14.8	13.1	552	594	-7.1
Proposals	23	33	22	-30.3	4.5	100	107	-6.5
Southern	152	138	151	10.1	0.7	565	646	-12.5
Bankruptcies	114	101	127	12.9	-10.2	437	524	-16.6
Proposals	38	37	24	2.7	58.3	128	122	4.9
Halifax	477	442	431	7.9	10.7	1,735	1,836	-5.5
Bankruptcies	376	354	366	6.2	2.7	1,348	1,519	-11.3
Proposals	101	88	65	14.8	55.4	387	317	22.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
New Brunswick	**1,015**	**998**	**957**	**1.7**	**6.1**	**3,783**	**3,562**	**6.2**
Bankruptcies	**800**	**752**	**814**	**6.4**	**-1.7**	**2,949**	**2,983**	**-1.1**
Proposals	**215**	**246**	**143**	**-12.6**	**50.3**	**834**	**579**	**44.0**
Campbellton - Miramichi	150	205	195	-26.8	-23.1	695	680	2.2
Bankruptcies	117	169	176	-30.8	-33.5	571	591	-3.4
Proposals	33	36	19	-8.3	73.7	124	89	39.3
Moncton - Richibucto	297	244	278	21.7	6.8	1,061	1,059	0.2
Bankruptcies	229	171	241	33.9	-5.0	808	882	-8.4
Proposals	68	73	37	-6.8	83.8	253	177	42.9
Saint John - St. Stephen	254	263	226	-3.4	12.4	977	819	19.3
Bankruptcies	199	190	184	4.7	8.2	749	681	10.0
Proposals	55	73	42	-24.7	31.0	228	138	65.2
Fredericton - Oromocto	198	172	144	15.1	37.5	628	604	4.0
Bankruptcies	149	125	110	19.2	35.5	467	478	-2.3
Proposals	49	47	34	4.3	44.1	161	126	27.8
Edmundston - Woodstock	116	114	114	1.8	1.8	422	400	5.5
Bankruptcies	106	97	103	9.3	2.9	354	351	0.9
Proposals	10	17	11	-41.2	-9.1	68	49	38.8
Quebec	**9,161**	**9,326**	**9,216**	**-1.8**	**-0.6**	**35,671**	**36,965**	**-3.5**
Bankruptcies	**6,328**	**6,343**	**6,703**	**-0.2**	**-5.6**	**24,948**	**27,063**	**-7.8**
Proposals	**2,833**	**2,983**	**2,513**	**-5.0**	**12.7**	**10,723**	**9,902**	**8.3**
Gaspésie - Îles-de-la-Madeleine	74	98	109	-24.5	-32.1	340	413	-17.7
Bankruptcies	49	63	77	-22.2	-36.4	241	283	-14.8
Proposals	25	35	32	-28.6	-21.9	99	130	-23.8
Bas-Saint-Laurent	168	186	179	-9.7	-6.1	660	686	-3.8
Bankruptcies	134	138	118	-2.9	13.6	499	488	2.3
Proposals	34	48	61	-29.2	-44.3	161	198	-18.7
Capitale-Nationale	596	590	617	1.0	-3.4	2,256	2,437	-7.4
Bankruptcies	457	459	470	-0.4	-2.8	1,746	1,883	-7.3
Proposals	139	131	147	6.1	-5.4	510	554	-7.9
Chaudière - Appalaches	306	318	317	-3.8	-3.5	1,186	1,283	-7.6
Bankruptcies	205	223	237	-8.1	-13.5	830	957	-13.3
Proposals	101	95	80	6.3	26.3	356	326	9.2
Estrie	305	332	361	-8.1	-15.5	1,224	1,344	-8.9
Bankruptcies	233	235	294	-0.9	-20.7	933	1,108	-15.8
Proposals	72	97	67	-25.8	7.5	291	236	23.3
Centre-du-Québec	228	238	238	-4.2	-4.2	970	998	-2.8
Bankruptcies	178	160	187	11.3	-4.8	731	778	-6.0
Proposals	50	78	51	-35.9	-2.0	239	220	8.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Montérégie	1,813	1,749	1,657	3.7	9.4	6,834	6,638	3.0
Bankruptcies	1,225	1,170	1,159	4.7	5.7	4,705	4,753	-1.0
Proposals	588	579	498	1.6	18.1	2,129	1,885	12.9
Montréal	2,238	2,235	2,399	0.1	-6.7	8,761	9,689	-9.6
Bankruptcies	1,596	1,601	1,769	-0.3	-9.8	6,311	7,261	-13.1
Proposals	642	634	630	1.3	1.9	2,450	2,428	0.9
Laval	551	514	487	7.2	13.1	1,968	2,024	-2.8
Bankruptcies	368	325	356	13.2	3.4	1,323	1,422	-7.0
Proposals	183	189	131	-3.2	39.7	645	602	7.1
Lanaudière	712	755	703	-5.7	1.3	2,779	2,762	0.6
Bankruptcies	441	443	470	-0.5	-6.2	1,706	1,827	-6.6
Proposals	271	312	233	-13.1	16.3	1,073	935	14.8
Laurentides	925	955	927	-3.1	-0.2	3,691	3,522	4.8
Bankruptcies	575	597	636	-3.7	-9.6	2,377	2,422	-1.9
Proposals	350	358	291	-2.2	20.3	1,314	1,100	19.5
Outaouais	559	603	532	-7.3	5.1	2,174	2,193	-0.9
Bankruptcies	353	385	387	-8.3	-8.8	1,443	1,523	-5.3
Proposals	206	218	145	-5.5	42.1	731	670	9.1
Abitibi - Témiscamingue	124	106	116	17.0	6.9	461	531	-13.2
Bankruptcies	88	71	84	23.9	4.8	315	429	-26.6
Proposals	36	35	32	2.9	12.5	146	102	43.1
Mauricie	267	299	273	-10.7	-2.2	1,127	1,145	-1.6
Bankruptcies	207	238	223	-13.0	-7.2	890	920	-3.3
Proposals	60	61	50	-1.6	20.0	237	225	5.3
Saguenay - Lac-Saint-Jean	233	274	235	-15.0	-0.9	994	1,030	-3.5
Bankruptcies	168	179	181	-6.1	-7.2	701	795	-11.8
Proposals	65	95	54	-31.6	20.4	293	235	24.7
Côte-Nord	49	60	55	-18.3	-10.9	203	230	-11.7
Bankruptcies	42	44	45	-4.5	-6.7	165	181	-8.8
Proposals	7	16	10	-56.3	-30.0	38	49	-22.4
Nord-du-Québec	10	14	12	-28.6	-16.7	43	38	13.2
Bankruptcies	8	10	12	-20.0	-33.3	33	33	0.0
Proposals	2	4	0	-50.0	--	10	5	100.0
Ontario	**12,731**	**11,969**	**13,320**	**6.4**	**-4.4**	**49,117**	**53,718**	**-8.6**
Bankruptcies	**6,275**	**5,659**	**6,839**	**10.9**	**-8.2**	**24,396**	**28,753**	**-15.2**
Proposals	**6,456**	**6,310**	**6,481**	**2.3**	**-0.4**	**24,721**	**24,965**	**-1.0**
Ottawa	1,084	901	1,027	20.3	5.6	3,911	4,218	-7.3
Bankruptcies	663	546	642	21.4	3.3	2,425	2,708	-10.5
Proposals	421	355	385	18.6	9.4	1,486	1,510	-1.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Kingston - Pembroke	458	410	451	11.7	1.6	1,802	1,795	0.4
Bankruptcies	282	261	301	8.0	-6.3	1,186	1,132	4.8
Proposals	176	149	150	18.1	17.3	616	663	-7.1
Muskoka - Kawarthas	404	387	336	4.4	20.2	1,504	1,423	5.7
Bankruptcies	211	184	177	14.7	19.2	789	832	-5.2
Proposals	193	203	159	-4.9	21.4	715	591	21.0
Toronto	5,350	5,151	5,756	3.9	-7.1	20,989	23,151	-9.3
Bankruptcies	2,127	1,947	2,372	9.2	-10.3	8,366	10,155	-17.6
Proposals	3,223	3,204	3,384	0.6	-4.8	12,623	12,996	-2.9
Kitchener - Waterloo - Barrie	1,307	1,216	1,344	7.5	-2.8	4,929	5,425	-9.1
Bankruptcies	688	554	707	24.2	-2.7	2,482	2,977	-16.6
Proposals	619	662	637	-6.5	-2.8	2,447	2,448	0.0
Hamilton - Niagara Peninsula	1,661	1,505	1,655	10.4	0.4	6,079	6,603	-7.9
Bankruptcies	809	724	821	11.7	-1.5	3,012	3,448	-12.6
Proposals	852	781	834	9.1	2.2	3,067	3,155	-2.8
London	819	729	878	12.3	-6.7	3,304	3,594	-8.1
Bankruptcies	430	420	539	2.4	-20.2	1,906	2,306	-17.3
Proposals	389	309	339	25.9	14.7	1,398	1,288	8.5
Windsor - Sarnia	691	692	806	-0.1	-14.3	2,748	3,322	-17.3
Bankruptcies	448	432	524	3.7	-14.5	1,749	2,202	-20.6
Proposals	243	260	282	-6.5	-13.8	999	1,120	-10.8
Stratford - Bruce Peninsula	233	215	240	8.4	-2.9	905	882	2.6
Bankruptcies	155	143	170	8.4	-8.8	592	618	-4.2
Proposals	78	72	70	8.3	11.4	313	264	18.6
Northeast	571	595	658	-4.0	-13.2	2,346	2,611	-10.1
Bankruptcies	351	333	460	5.4	-23.7	1,447	1,862	-22.3
Proposals	220	262	198	-16.0	11.1	899	749	20.0
Northwest	154	166	170	-7.2	-9.4	599	693	-13.6
Bankruptcies	111	114	127	-2.6	-12.6	441	514	-14.2
Proposals	43	52	43	-17.3	0.0	158	179	-11.7
Manitoba	**505**	**462**	**553**	**9.3**	**-8.7**	**1,990**	**2,434**	**-18.2**
Bankruptcies	**337**	**305**	**400**	**10.5**	**-15.8**	**1,350**	**1,770**	**-23.7**
Proposals	**168**	**157**	**153**	**7.0**	**9.8**	**640**	**664**	**-3.6**
Southeast	30	28	49	7.1	-38.8	101	190	-46.8
Bankruptcies	19	21	38	-9.5	-50.0	78	151	-48.3
Proposals	11	7	11	57.1	0.0	23	39	-41.0
South Central	29	15	21	93.3	38.1	82	105	-21.9
Bankruptcies	23	11	17	109.1	35.3	58	84	-31.0
Proposals	6	4	4	50.0	50.0	24	21	14.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Southwest	48	52	58	-7.7	-17.2	237	278	-14.7
Bankruptcies	32	32	38	0.0	-15.8	148	169	-12.4
Proposals	16	20	20	-20.0	-20.0	89	109	-18.3
North Central	13	14	9	-7.1	44.4	54	65	-16.9
Bankruptcies	7	9	7	-22.2	0.0	33	43	-23.3
Proposals	6	5	2	20.0	200.0	21	22	-4.5
Winnipeg	329	300	346	9.7	-4.9	1,275	1,523	-16.3
Bankruptcies	225	201	249	11.9	-9.6	878	1,132	-22.4
Proposals	104	99	97	5.1	7.2	397	391	1.5
Interlake	29	22	28	31.8	3.6	108	115	-6.1
Bankruptcies	21	14	24	50.0	-12.5	79	92	-14.1
Proposals	8	8	4	0.0	100.0	29	23	26.1
Parklands	12	8	23	50.0	-47.8	60	67	-10.4
Bankruptcies	3	3	10	0.0	-70.0	32	36	-11.1
Proposals	9	5	13	80.0	-30.8	28	31	-9.7
North	12	22	18	-45.5	-33.3	73	90	-18.9
Bankruptcies	6	15	16	-60.0	-62.5	44	62	-29.0
Proposals	6	7	2	-14.3	200.0	29	28	3.6
Saskatchewan	**452**	**483**	**552**	**-6.4**	**-18.1**	**1,887**	**2,205**	**-14.4**
Bankruptcies	**264**	**265**	**339**	**-0.4**	**-22.1**	**1,118**	**1,394**	**-19.8**
Proposals	**188**	**218**	**213**	**-13.8**	**-11.7**	**769**	**811**	**-5.2**
Regina - Moose Mountain	122	120	138	1.7	-11.6	502	625	-19.7
Bankruptcies	57	50	69	14.0	-17.4	236	345	-31.6
Proposals	65	70	69	-7.1	-5.8	266	280	-5.0
Swift Current - Moose Jaw	48	47	67	2.1	-28.4	168	237	-29.1
Bankruptcies	27	26	44	3.8	-38.6	102	159	-35.8
Proposals	21	21	23	0.0	-8.7	66	78	-15.4
Saskatoon - Biggar	140	167	174	-16.2	-19.5	629	680	-7.5
Bankruptcies	87	99	108	-12.1	-19.4	405	440	-8.0
Proposals	53	68	66	-22.1	-19.7	224	240	-6.7
Yorkton - Melville	48	37	40	29.7	20.0	167	179	-6.7
Bankruptcies	31	21	31	47.6	0.0	110	121	-9.1
Proposals	17	16	9	6.3	88.9	57	58	-1.7
Prince Albert	82	98	129	-16.3	-36.4	373	442	-15.6
Bankruptcies	51	63	86	-19.0	-40.7	236	295	-20.0
Proposals	31	35	43	-11.4	-27.9	137	147	-6.8
Northern	13	14	4	-7.1	225.0	48	40	20.0
Bankruptcies	11	6	1	83.3	1,000.0	29	33	-12.1
Proposals	2	8	3	-75.0	-33.3	19	7	171.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Alberta	**2,394**	**2,477**	**2,663**	**-3.4**	**-10.1**	**9,641**	**10,486**	**-8.1**
Bankruptcies	**1,522**	**1,618**	**1,906**	**-5.9**	**-20.1**	**6,369**	**7,659**	**-16.8**
Proposals	**872**	**859**	**757**	**1.5**	**15.2**	**3,272**	**2,827**	**15.7**
Lethbridge - Medicine Hat	211	192	228	9.9	-7.5	849	939	-9.6
Bankruptcies	141	134	168	5.2	-16.1	598	699	-14.4
Proposals	70	58	60	20.7	16.7	251	240	4.6
Camrose - Drumheller	108	116	104	-6.9	3.8	441	412	7.0
Bankruptcies	75	85	80	-11.8	-6.3	309	303	2.0
Proposals	33	31	24	6.5	37.5	132	109	21.1
Calgary	956	998	982	-4.2	-2.6	3,811	3,720	2.4
Bankruptcies	641	691	753	-7.2	-14.9	2,610	2,929	-10.9
Proposals	315	307	229	2.6	37.6	1,201	791	51.8
Banff - Jasper - Rocky Mountain House	36	60	56	-40.0	-35.7	217	198	9.6
Bankruptcies	21	43	42	-51.2	-50.0	164	154	6.5
Proposals	15	17	14	-11.8	7.1	53	44	20.5
Red Deer	117	124	152	-5.6	-23.0	463	580	-20.2
Bankruptcies	67	82	101	-18.3	-33.7	299	432	-30.8
Proposals	50	42	51	19.0	-2.0	164	148	10.8
Edmonton	766	771	922	-0.6	-16.9	3,085	3,746	-17.6
Bankruptcies	452	441	595	2.5	-24.0	1,879	2,508	-25.1
Proposals	314	330	327	-4.8	-4.0	1,206	1,238	-2.6
Athabasca - Grande Prairie - Peace River	145	155	171	-6.5	-15.2	572	691	-17.2
Bankruptcies	96	103	131	-6.8	-26.7	389	509	-23.6
Proposals	49	52	40	-5.8	22.5	183	182	0.5
Wood Buffalo - Cold Lake	53	60	49	-11.7	8.2	202	199	1.5
Bankruptcies	28	38	35	-26.3	-20.0	120	124	-3.2
Proposals	25	22	14	13.6	78.6	82	75	9.3
British Columbia	**3,160**	**3,024**	**2,939**	**4.5**	**7.5**	**11,909**	**12,133**	**-1.8**
Bankruptcies	**2,070**	**1,937**	**2,057**	**6.9**	**0.6**	**7,786**	**8,912**	**-12.6**
Proposals	**1,090**	**1,087**	**882**	**0.3**	**23.6**	**4,123**	**3,221**	**28.0**
Vancouver Island and Coast	658	614	660	7.2	-0.3	2,415	2,600	-7.1
Bankruptcies	439	418	475	5.0	-7.6	1,663	1,982	-16.1
Proposals	219	196	185	11.7	18.4	752	618	21.7
Lower Mainland - Southwest	1,667	1,704	1,510	-2.2	10.4	6,573	6,325	3.9
Bankruptcies	1,065	1,055	1,049	0.9	1.5	4,187	4,600	-9.0
Proposals	602	649	461	-7.2	30.6	2,386	1,725	38.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Thompson - Okanagan	512	407	441	25.8	16.1	1,769	1,923	-8.0
Bankruptcies	328	262	293	25.2	11.9	1,124	1,334	-15.7
Proposals	184	145	148	26.9	24.3	645	589	9.5
Kootenay	101	99	110	2.0	-8.2	357	411	-13.1
Bankruptcies	68	73	69	-6.8	-1.4	248	289	-14.2
Proposals	33	26	41	26.9	-19.5	109	122	-10.7
Cariboo	136	127	138	7.1	-1.4	504	518	-2.7
Bankruptcies	102	78	107	30.8	-4.7	343	417	-17.7
Proposals	34	49	31	-30.6	9.7	161	101	59.4
North Coast	31	26	24	19.2	29.2	107	115	-7.0
Bankruptcies	26	17	18	52.9	44.4	81	95	-14.7
Proposals	5	9	6	-44.4	-16.7	26	20	30.0
Nechako	12	15	19	-20.0	-36.8	59	104	-43.3
Bankruptcies	9	9	14	0.0	-35.7	41	83	-50.6
Proposals	3	6	5	-50.0	-40.0	18	21	-14.3
Northeast	42	30	36	40.0	16.7	125	139	-10.1
Bankruptcies	34	24	31	41.7	9.7	99	113	-12.4
Proposals	8	6	5	33.3	60.0	26	26	0.0
Northwest Territories	**8**	**18**	**12**	**-55.6**	**-33.3**	**46**	**40**	**15.0**
Bankruptcies	**5**	**10**	**8**	**-50.0**	**-37.5**	**32**	**26**	**23.1**
Proposals	**3**	**8**	**4**	**-62.5**	**-25.0**	**14**	**14**	**0.0**
Yukon Territory	**5**	**5**	**8**	**0.0**	**-37.5**	**28**	**40**	**-30.0**
Bankruptcies	**4**	**4**	**8**	**0.0**	**-50.0**	**23**	**37**	**-37.8**
Proposals	**1**	**1**	**0**	**0.0**	**--**	**5**	**3**	**66.7**
Nunavut	**0**	**1**	**3**	**-100.0**	**-100.0**	**3**	**8**	**-62.5**
Bankruptcies	**0**	**0**	**3**	**--**	**-100.0**	**1**	**8**	**-87.5**
Proposals	**0**	**1**	**0**	**-100.0**	**--**	**2**	**0**	**--**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Newfoundland and Labrador	**1**	**7**	**7**	**-85.7**	**-85.7**	**17**	**28**	**-39.3**
Bankruptcies	**1**	**7**	**7**	**-85.7**	**-85.7**	**15**	**26**	**-42.3**
Proposals	**0**	**0**	**0**	--	--	**2**	**2**	**0.0**
Avalon Peninsula	1	2	4	-50.0	-75.0	4	16	-75.0
Bankruptcies	1	2	4	-50.0	-75.0	4	14	-71.4
Proposals	0	0	0	--	--	0	2	-100.0
South Coast - Burin Peninsula	0	1	1	-100.0	-100.0	2	1	100.0
Bankruptcies	0	1	1	-100.0	-100.0	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	0	3	1	-100.0	-100.0	7	4	75.0
Bankruptcies	0	3	1	-100.0	-100.0	7	4	75.0
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	0	1	1	-100.0	-100.0	4	6	-33.3
Bankruptcies	0	1	1	-100.0	-100.0	2	6	-66.7
Proposals	0	0	0	--	--	2	0	--
Prince Edward Island	**3**	**10**	**4**	**-70.0**	**-25.0**	**23**	**21**	**9.5**
Bankruptcies	**2**	**7**	**2**	**-71.4**	**0.0**	**19**	**13**	**46.2**
Proposals	**1**	**3**	**2**	**-66.7**	**-50.0**	**4**	**8**	**-50.0**
Nova Scotia	**24**	**26**	**33**	**-7.7**	**-27.3**	**89**	**160**	**-44.4**
Bankruptcies	**22**	**21**	**27**	**4.8**	**-18.5**	**75**	**135**	**-44.4**
Proposals	**2**	**5**	**6**	**-60.0**	**-66.7**	**14**	**25**	**-44.0**
Cape Breton	4	5	1	-20.0	300.0	11	12	-8.3
Bankruptcies	4	4	1	0.0	300.0	10	10	0.0
Proposals	0	1	0	-100.0	--	1	2	-50.0
North Shore	0	5	5	-100.0	-100.0	12	13	-7.7
Bankruptcies	0	4	3	-100.0	-100.0	10	10	0.0
Proposals	0	1	2	-100.0	-100.0	2	3	-33.3
Annapolis Valley	6	3	5	100.0	20.0	13	19	-31.6
Bankruptcies	5	3	4	66.7	25.0	12	16	-25.0
Proposals	1	0	1	--	0.0	1	3	-66.7
Southern	6	0	3	--	100.0	12	18	-33.3
Bankruptcies	5	0	3	--	66.7	10	12	-16.7
Proposals	1	0	0	--	--	2	6	-66.7
Halifax	8	12	17	-33.3	-52.9	40	97	-58.8
Bankruptcies	8	9	15	-11.1	-46.7	32	87	-63.2
Proposals	0	3	2	-100.0	-100.0	8	10	-20.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
New Brunswick	**18**	**18**	**20**	**0.0**	**-10.0**	**63**	**67**	**-6.0**
Bankruptcies	**13**	**16**	**16**	**-18.8**	**-18.8**	**49**	**53**	**-7.5**
Proposals	**5**	**2**	**4**	**150.0**	**25.0**	**14**	**14**	**0.0**
Campbellton - Miramichi	2	0	4	--	-50.0	11	11	0.0
Bankruptcies	2	0	4	--	-50.0	10	10	0.0
Proposals	0	0	0	--	--	1	1	0.0
Moncton - Richibucto	6	8	8	-25.0	-25.0	18	33	-45.5
Bankruptcies	3	7	5	-57.1	-40.0	14	27	-48.1
Proposals	3	1	3	200.0	0.0	4	6	-33.3
Saint John - St. Stephen	3	5	3	-40.0	0.0	16	11	45.5
Bankruptcies	2	5	3	-60.0	-33.3	11	6	83.3
Proposals	1	0	0	--	--	5	5	0.0
Fredericton - Oromocto	1	0	1	--	0.0	4	5	-20.0
Bankruptcies	1	0	1	--	0.0	3	4	-25.0
Proposals	0	0	0	--	--	1	1	0.0
Edmundston - Woodstock	6	5	3	20.0	100.0	13	6	116.7
Bankruptcies	5	4	2	25.0	150.0	10	5	100.0
Proposals	1	1	1	0.0	0.0	3	1	200.0
Quebec	**531**	**521**	**572**	**1.9**	**-7.2**	**2,057**	**2,087**	**-1.4**
Bankruptcies	**393**	**373**	**423**	**5.4**	**-7.1**	**1,502**	**1,560**	**-3.7**
Proposals	**138**	**148**	**149**	**-6.8**	**-7.4**	**555**	**527**	**5.3**
Gaspésie - Îles-de-la-Madeleine	4	3	8	33.3	-50.0	23	24	-4.2
Bankruptcies	2	1	6	100.0	-66.7	10	20	-50.0
Proposals	2	2	2	0.0	0.0	13	4	225.0
Bas-Saint-Laurent	7	8	11	-12.5	-36.4	46	40	15.0
Bankruptcies	7	6	6	16.7	16.7	36	30	20.0
Proposals	0	2	5	-100.0	-100.0	10	10	0.0
Capitale-Nationale	35	46	40	-23.9	-12.5	150	158	-5.1
Bankruptcies	24	33	33	-27.3	-27.3	105	119	-11.8
Proposals	11	13	7	-15.4	57.1	45	39	15.4
Chaudière - Appalaches	16	18	29	-11.1	-44.8	74	84	-11.9
Bankruptcies	14	13	23	7.7	-39.1	55	64	-14.1
Proposals	2	5	6	-60.0	-66.7	19	20	-5.0
Estrie	14	11	11	27.3	27.3	50	48	4.2
Bankruptcies	12	7	7	71.4	71.4	38	35	8.6
Proposals	2	4	4	-50.0	-50.0	12	13	-7.7
Centre-du-Québec	9	14	22	-35.7	-59.1	47	63	-25.4
Bankruptcies	7	12	17	-41.7	-58.8	37	46	-19.6
Proposals	2	2	5	0.0	-60.0	10	17	-41.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Montérégie	75	99	89	-24.2	-15.7	351	328	7.0
Bankruptcies	57	72	65	-20.8	-12.3	274	246	11.4
Proposals	18	27	24	-33.3	-25.0	77	82	-6.1
Montréal	170	166	163	2.4	4.3	627	631	-0.6
Bankruptcies	119	124	120	-4.0	-0.8	450	485	-7.2
Proposals	51	42	43	21.4	18.6	177	146	21.2
Laval	33	30	39	10.0	-15.4	146	164	-11.0
Bankruptcies	26	17	31	52.9	-16.1	97	111	-12.6
Proposals	7	13	8	-46.2	-12.5	49	53	-7.5
Lanaudière	41	26	37	57.7	10.8	129	125	3.2
Bankruptcies	33	19	33	73.7	0.0	97	92	5.4
Proposals	8	7	4	14.3	100.0	32	33	-3.0
Laurentides	51	39	52	30.8	-1.9	172	188	-8.5
Bankruptcies	39	26	36	50.0	8.3	129	134	-3.7
Proposals	12	13	16	-7.7	-25.0	43	54	-20.4
Outaouais	15	15	17	0.0	-11.8	68	74	-8.1
Bankruptcies	10	11	8	-9.1	25.0	45	50	-10.0
Proposals	5	4	9	25.0	-44.4	23	24	-4.2
Abitibi - Témiscamingue	13	4	5	225.0	116.7	23	28	-17.9
Bankruptcies	11	2	6	450.0	83.3	19	24	-20.8
Proposals	2	2	0	0.0	--	4	4	0.0
Mauricie	26	14	22	85.7	18.2	74	66	12.1
Bankruptcies	17	7	13	142.9	30.8	49	49	0.0
Proposals	9	7	9	28.6	0.0	25	17	47.1
Saguenay - Lac-Saint-Jean	16	24	16	-33.3	0.0	62	47	31.9
Bankruptcies	11	19	11	-42.1	0.0	51	38	34.2
Proposals	5	5	5	0.0	0.0	11	9	22.2
Côte-Nord	4	1	6	300.0	-33.3	11	11	0.0
Bankruptcies	3	1	6	200.0	-50.0	8	11	-27.3
Proposals	1	0	0	--	--	3	0	--
Nord-du-Québec	0	0	1	--	-100.0	0	6	-100.0
Bankruptcies	0	0	1	--	-100.0	0	5	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
Ontario	**339**	**387**	**424**	**-12.4**	**-20.0**	**1,486**	**1,693**	**-12.2**
Bankruptcies	**247**	**300**	**341**	**-17.7**	**-27.6**	**1,143**	**1,351**	**-15.4**
Proposals	**92**	**87**	**83**	**5.7**	**10.8**	**343**	**342**	**0.3**
Ottawa	30	26	43	15.4	-30.2	115	136	-15.4
Bankruptcies	20	22	32	-9.1	-37.5	86	103	-16.5
Proposals	10	4	11	150.0	-9.1	29	33	-12.1

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Kingston - Pembroke	8	6	6	33.3	33.3	32	40	-20.0
Bankruptcies	8	6	6	33.3	33.3	27	37	-27.0
Proposals	0	0	0	--	--	5	3	66.7
Muskoka - Kawarthas	6	5	5	20.0	20.0	37	30	23.3
Bankruptcies	5	4	4	25.0	25.0	34	28	21.4
Proposals	1	1	1	0.0	0.0	3	2	50.0
Toronto	180	210	232	-14.3	-22.4	807	930	-13.2
Bankruptcies	132	162	190	-18.5	-30.5	607	735	-17.4
Proposals	48	48	42	0.0	14.3	200	195	2.6
Kitchener - Waterloo - Barrie	27	34	39	-20.6	-30.8	124	145	-14.5
Bankruptcies	20	23	33	-13.0	-39.4	94	118	-20.3
Proposals	7	11	6	-36.4	16.7	30	27	11.1
Hamilton - Niagara Peninsula	39	45	45	-13.3	-13.3	165	185	-10.8
Bankruptcies	29	33	31	-12.1	-6.5	133	143	-7.0
Proposals	10	12	14	-16.7	-28.6	32	42	-23.8
London	8	12	12	-33.3	-33.3	42	58	-27.6
Bankruptcies	6	11	9	-45.5	-33.3	34	42	-19.0
Proposals	2	1	3	100.0	-33.3	8	16	-50.0
Windsor - Sarnia	14	17	13	-17.6	7.7	66	58	13.8
Bankruptcies	9	16	11	-43.8	-18.2	55	50	10.0
Proposals	5	1	2	400.0	150.0	11	8	37.5
Stratford - Bruce Peninsula	6	8	7	-25.0	-14.3	27	32	-15.6
Bankruptcies	6	5	6	20.0	0.0	23	29	-20.7
Proposals	0	3	1	-100.0	-100.0	4	3	33.3
Northeast	10	15	13	-33.3	-23.1	48	52	-7.7
Bankruptcies	8	11	10	-27.3	-20.0	37	41	-9.8
Proposals	2	4	3	-50.0	-33.3	11	11	0.0
Northwest	7	8	7	-12.5	0.0	22	25	-12.0
Bankruptcies	1	6	7	-83.3	-85.7	12	24	-50.0
Proposals	6	2	0	200.0	--	10	1	900.0
Manitoba	**9**	**17**	**11**	**-47.1**	**-18.2**	**68**	**65**	**4.6**
Bankruptcies	**5**	**11**	**9**	**-54.5**	**-44.4**	**53**	**50**	**6.0**
Proposals	**4**	**6**	**2**	**-33.3**	**100.0**	**15**	**15**	**0.0**
Southeast	3	5	2	-40.0	50.0	10	3	233.3
Bankruptcies	3	0	2	--	50.0	5	2	150.0
Proposals	0	5	0	-100.0	--	5	1	400.0
South Central	0	1	0	-100.0	--	6	5	20.0
Bankruptcies	0	1	0	-100.0	--	6	4	50.0
Proposals	0	0	0	--	--	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Southwest	2	3	4	-33.3	-50.0	11	13	-15.4
Bankruptcies	0	3	4	-100.0	-100.0	6	13	-53.8
Proposals	2	0	0	--	--	5	0	--
North Central	0	2	0	-100.0	--	6	3	100.0
Bankruptcies	0	2	0	-100.0	--	6	1	500.0
Proposals	0	0	0	--	--	0	2	-100.0
Winnipeg	2	5	3	-60.0	-33.3	27	30	-10.0
Bankruptcies	1	4	1	-75.0	0.0	23	23	0.0
Proposals	1	1	2	0.0	-50.0	4	7	-42.9
Interlake	0	0	1	--	-100.0	2	1	100.0
Bankruptcies	0	0	1	--	-100.0	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
Parklands	2	0	0	--	--	4	7	-42.9
Bankruptcies	1	0	0	--	--	3	3	0.0
Proposals	1	0	0	--	--	1	4	-75.0
North	0	1	1	-100.0	-100.0	1	2	-50.0
Bankruptcies	0	1	1	-100.0	-100.0	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**36**	**39**	**35**	**-7.7**	**2.9**	**146**	**148**	**-1.4**
Bankruptcies	**24**	**28**	**25**	**-14.3**	**-4.0**	**103**	**97**	**6.2**
Proposals	**12**	**11**	**10**	**9.1**	**20.0**	**43**	**51**	**-15.7**
Regina - Moose Mountain	12	10	10	20.0	20.0	55	46	19.6
Bankruptcies	6	8	7	-25.0	-14.3	40	29	37.9
Proposals	6	2	3	200.0	100.0	15	17	-11.8
Swift Current - Moose Jaw	4	6	2	-33.3	100.0	16	17	-5.9
Bankruptcies	2	4	2	-50.0	0.0	7	8	-12.5
Proposals	2	2	0	0.0	--	9	9	0.0
Saskatoon - Biggar	4	11	14	-63.6	-71.4	21	44	-52.3
Bankruptcies	3	9	9	-66.7	-66.7	18	37	-51.4
Proposals	1	2	5	-50.0	-80.0	3	7	-57.1
Yorkton - Melville	7	6	4	16.7	75.0	23	21	9.5
Bankruptcies	5	2	2	150.0	150.0	13	9	44.4
Proposals	2	4	2	-50.0	0.0	10	12	-16.7
Prince Albert	8	5	5	60.0	60.0	25	18	38.9
Bankruptcies	7	5	5	40.0	40.0	20	13	53.8
Proposals	1	0	0	--	--	5	5	0.0
Northern	1	0	0	--	--	5	1	400.0
Bankruptcies	1	0	0	--	--	5	1	400.0
Proposals	0	0	0	--	--	0	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Alberta	**91**	**88**	**83**	**3.4**	**9.6**	**347**	**388**	**-10.6**
Bankruptcies	**70**	**64**	**55**	**9.4**	**27.3**	**265**	**311**	**-14.8**
Proposals	**21**	**24**	**28**	**-12.5**	**-25.0**	**82**	**77**	**6.5**
Lethbridge - Medicine Hat	4	4	3	0.0	33.3	17	20	-15.0
Bankruptcies	4	2	3	100.0	33.3	13	18	-27.8
Proposals	0	2	0	-100.0	--	4	2	100.0
Camrose - Drumheller	3	3	2	0.0	50.0	11	11	0.0
Bankruptcies	3	2	2	50.0	50.0	8	7	14.3
Proposals	0	1	0	-100.0	--	3	4	-25.0
Calgary	31	35	28	-11.4	10.7	141	140	0.7
Bankruptcies	28	28	17	0.0	64.7	113	116	-2.6
Proposals	3	7	11	-57.1	-72.7	28	24	16.7
Banff - Jasper - Rocky Mountain House	3	2	3	50.0	0.0	9	9	0.0
Bankruptcies	3	2	3	50.0	0.0	8	8	0.0
Proposals	0	0	0	--	--	1	1	0.0
Red Deer	8	6	7	33.3	14.3	21	37	-43.2
Bankruptcies	2	2	4	0.0	-50.0	11	30	-63.3
Proposals	6	4	3	50.0	100.0	10	7	42.9
Edmonton	26	30	32	-13.3	-18.8	105	112	-6.3
Bankruptcies	17	23	21	-26.1	-19.0	80	90	-11.1
Proposals	9	7	11	28.6	-18.2	25	22	13.6
Athabasca - Grande Prairie - Peace River	13	4	6	225.0	116.7	33	44	-25.0
Bankruptcies	11	3	4	266.7	175.0	25	33	-24.2
Proposals	2	1	2	100.0	0.0	8	11	-27.3
Wood Buffalo - Cold Lake	1	4	0	-75.0	--	8	13	-38.5
Bankruptcies	1	2	0	-50.0	--	6	7	-14.3
Proposals	0	2	0	-100.0	--	2	6	-66.7
British Columbia	**54**	**79**	**68**	**-31.6**	**-20.6**	**253**	**242**	**4.5**
Bankruptcies	**45**	**56**	**52**	**-19.6**	**-13.5**	**196**	**194**	**1.0**
Proposals	**9**	**23**	**16**	**-60.9**	**-43.8**	**57**	**48**	**18.8**
Vancouver Island and Coast	7	13	12	-46.2	-41.7	44	53	-17.0
Bankruptcies	5	5	12	0.0	-58.3	23	47	-51.1
Proposals	2	8	0	-75.0	--	21	6	250.0
Lower Mainland - Southwest	24	38	37	-36.8	-35.1	127	131	-3.1
Bankruptcies	20	27	27	-25.9	-25.9	102	101	1.0
Proposals	4	11	10	-63.6	-60.0	25	30	-16.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Thompson - Okanagan	18	17	11	5.9	63.6	56	38	47.4
Bankruptcies	15	13	7	15.4	114.3	47	29	62.1
Proposals	3	4	4	-25.0	-25.0	9	9	0.0
Kootenay	1	9	3	-88.9	-66.7	13	10	30.0
Bankruptcies	1	9	3	-88.9	-66.7	12	9	33.3
Proposals	0	0	0	--	--	1	1	0.0
Cariboo	0	1	1	-100.0	-100.0	3	3	0.0
Bankruptcies	0	1	0	-100.0	--	3	2	50.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
North Coast	2	0	0	--	--	4	0	--
Bankruptcies	2	0	0	--	--	4	0	--
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	1	--	-100.0	0	2	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
Northeast	2	1	3	100.0	-33.3	5	5	0.0
Bankruptcies	2	1	3	100.0	-33.3	4	5	-20.0
Proposals	0	0	0	--	--	1	0	--
Northwest Territories	**1**	**0**	**0**	--	--	**1**	**3**	**-66.7**
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**1**	**0**	**0**	--	--	**1**	**3**	**-66.7**
Yukon Territory	**1**	**0**	**0**	--	--	**2**	**1**	**100.0**
Bankruptcies	**1**	**0**	**0**	--	--	**2**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**0**	**1**	**-100.0**
Nunavut	**0**	**0**	**0**	--	--	**0**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
St. John's	**N.L.**	**167**	**135**	**170**	**23.7**	**-1.8**	**602**	**710**	**-15.2**
Bankruptcies		148	113	158	31.0	-6.3	534	653	-18.2
Proposals		19	22	12	-13.6	58.3	68	57	19.3
Halifax	**N.S.**	**447**	**422**	**407**	**5.9**	**9.8**	**1,645**	**1,752**	**-6.1**
Bankruptcies		353	337	348	4.7	1.4	1,281	1,455	-12.0
Proposals		94	85	59	10.6	59.3	364	297	22.6
Moncton	**N.B.**	**207**	**173**	**182**	**19.7**	**13.7**	**739**	**716**	**3.2**
Bankruptcies		162	117	162	38.5	0.0	556	589	-5.6
Proposals		45	56	20	-19.6	125.0	183	127	44.1
Saint John	**N.B.**	**198**	**199**	**169**	**-0.5**	**17.2**	**736**	**622**	**18.3**
Bankruptcies		154	146	141	5.5	9.2	565	515	9.7
Proposals		44	53	28	-17.0	57.1	171	107	59.8
Saguenay	**Que.**	**136**	**158**	**151**	**-13.9**	**-9.9**	**575**	**611**	**-5.9**
Bankruptcies		94	94	115	0.0	-18.3	381	458	-16.8
Proposals		42	64	36	-34.4	16.7	194	153	26.8
Québec	**Que.**	**606**	**614**	**638**	**-1.3**	**-5.0**	**2,321**	**2,527**	**-8.2**
Bankruptcies		439	470	486	-6.6	-9.7	1,752	1,942	-9.8
Proposals		167	144	152	16.0	9.9	569	585	-2.7
Sherbrooke	**Que.**	**183**	**197**	**227**	**-7.1**	**-19.4**	**738**	**850**	**-13.2**
Bankruptcies		152	148	189	2.7	-19.6	585	720	-18.8
Proposals		31	49	38	-36.7	-18.4	153	130	17.7
Trois-Rivières	**Que.**	**157**	**171**	**151**	**-8.2**	**4.0**	**633**	**617**	**2.6**
Bankruptcies		123	135	117	-8.9	5.1	503	500	0.6
Proposals		34	36	34	-5.6	0.0	130	117	11.1
Montréal	**Que.**	**4,740**	**4,724**	**4,744**	**0.3**	**-0.1**	**18,249**	**19,020**	**-4.1**
Bankruptcies		3,194	3,151	3,348	1.4	-4.6	12,480	13,605	-8.3
Proposals		1,546	1,573	1,396	-1.7	10.7	5,769	5,415	6.5
Ottawa - Gatineau	**Ont./ Que.**	**1,101**	**1,062**	**1,046**	**3.7**	**5.3**	**4,177**	**4,372**	**-4.5**
Bankruptcies		661	659	671	0.3	-1.5	2,621	2,802	-6.5
Proposals		440	403	375	9.2	17.3	1,556	1,570	-0.9
Kingston	**Ont.**	**153**	**120**	**133**	**27.5**	**15.0**	**583**	**568**	**2.6**
Bankruptcies		99	76	97	30.3	2.1	404	357	13.2
Proposals		54	44	36	22.7	50.0	179	211	-15.2
Peterborough	**Ont.**	**128**	**110**	**110**	**16.4**	**16.4**	**446**	**477**	**-6.5**
Bankruptcies		72	56	49	28.6	46.9	242	280	-13.6
Proposals		56	54	61	3.7	-8.2	204	197	3.6
Oshawa	**Ont.**	**372**	**438**	**388**	**-15.1**	**-4.1**	**1,675**	**1,783**	**-6.1**
Bankruptcies		158	163	158	-3.1	0.0	666	797	-16.4
Proposals		214	275	230	-22.2	-7.0	1,009	986	2.3

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Toronto	**Ont.**	**4,861**	**4,656**	**5,297**	**4.4**	**-8.2**	**19,000**	**21,146**	**-10.1**
Bankruptcies		1,938	1,771	2,197	9.4	-11.8	7,599	9,305	-18.3
Proposals		2,923	2,885	3,100	1.3	-5.7	11,401	11,841	-3.7
Hamilton	**Ont.**	**827**	**737**	**867**	**12.2**	**-4.6**	**3,063**	**3,397**	**-9.8**
Bankruptcies		360	332	420	8.4	-14.3	1,419	1,732	-18.1
Proposals		467	405	447	15.3	4.5	1,644	1,665	-1.3
St. Catharines - Niagara	**Ont.**	**495**	**478**	**478**	**3.6**	**3.6**	**1,828**	**2,018**	**-9.4**
Bankruptcies		272	247	257	10.1	5.8	988	1,104	-10.5
Proposals		223	231	221	-3.5	0.9	840	914	-8.1
Kitchener	**Ont.**	**455**	**415**	**453**	**9.6**	**0.4**	**1,697**	**1,985**	**-14.5**
Bankruptcies		257	209	259	23.0	-0.8	936	1,156	-19.0
Proposals		198	206	194	-3.9	2.1	761	829	-8.2
Brantford	**Ont.**	**167**	**143**	**158**	**16.8**	**5.7**	**600**	**634**	**-5.4**
Bankruptcies		95	71	82	33.8	15.9	315	332	-5.1
Proposals		72	72	76	0.0	-5.3	285	302	-5.6
Guelph	**Ont.**	**93**	**108**	**137**	**-13.9**	**-32.1**	**385**	**521**	**-26.1**
Bankruptcies		54	41	77	31.7	-29.9	178	270	-34.1
Proposals		39	67	60	-41.8	-35.0	207	251	-17.5
London	**Ont.**	**610**	**532**	**652**	**14.7**	**-6.4**	**2,467**	**2,755**	**-10.5**
Bankruptcies		317	290	394	9.3	-19.5	1,392	1,731	-19.6
Proposals		293	242	258	21.1	13.6	1,075	1,024	5.0
Windsor	**Ont.**	**344**	**342**	**437**	**0.6**	**-21.3**	**1,392**	**1,815**	**-23.3**
Bankruptcies		226	205	277	10.2	-18.4	878	1,182	-25.7
Proposals		118	137	160	-13.9	-26.3	514	633	-18.8
Barrie	**Ont.**	**287**	**269**	**296**	**6.7**	**-3.0**	**1,053**	**1,122**	**-6.1**
Bankruptcies		133	102	131	30.4	1.5	471	548	-14.1
Proposals		154	167	165	-7.8	-6.7	582	574	1.4
Greater Sudbury	**Ont.**	**158**	**185**	**191**	**-14.6**	**-17.3**	**682**	**771**	**-11.5**
Bankruptcies		92	84	121	9.5	-24.0	374	520	-28.1
Proposals		66	101	70	-34.7	-5.7	308	251	22.7
Thunder Bay	**Ont.**	**93**	**108**	**101**	**-13.9**	**-7.9**	**357**	**415**	**-14.0**
Bankruptcies		60	75	83	-20.0	-27.7	254	317	-19.9
Proposals		33	33	18	0.0	83.3	103	98	5.1
Winnipeg	**Man.**	**327**	**296**	**355**	**10.5**	**-7.9**	**1,276**	**1,550**	**-17.7**
Bankruptcies		224	199	255	12.6	-12.2	884	1,156	-23.5
Proposals		103	97	100	6.2	3.0	392	394	-0.5
Regina	**Sask.**	**97**	**93**	**109**	**4.3**	**-11.0**	**383**	**477**	**-19.7**
Bankruptcies		40	39	53	2.6	-24.5	177	256	-30.9
Proposals		57	54	56	5.6	1.8	206	221	-6.8

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Saskatoon	**Sask.**	**117**	**136**	**151**	**-14.0**	**-22.5**	**514**	**568**	**-9.5**
Bankruptcies		74	79	88	-6.3	-15.9	327	360	-9.2
Proposals		43	57	63	-24.6	-31.7	187	208	-10.1
Calgary	**Alta.**	**869**	**880**	**876**	**-1.3**	**-0.8**	**3,414**	**3,380**	**1.0**
Bankruptcies		581	610	671	-4.8	-13.4	2,330	2,674	-12.9
Proposals		288	270	205	6.7	40.5	1,084	706	53.5
Edmonton	**Alta.**	**719**	**720**	**876**	**-0.1**	**-17.9**	**2,906**	**3,551**	**-18.2**
Bankruptcies		427	410	565	4.1	-24.4	1,771	2,365	-25.1
Proposals		292	310	311	-5.8	-6.1	1,135	1,186	-4.3
Kelowna	**B.C.**	**201**	**143**	**155**	**40.6**	**29.7**	**675**	**704**	**-4.1**
Bankruptcies		123	88	102	39.8	20.6	405	477	-15.1
Proposals		78	55	53	41.8	47.2	270	227	18.9
Abbotsford	**B.C.**	**147**	**158**	**99**	**-7.0**	**48.5**	**607**	**451**	**34.6**
Bankruptcies		90	103	69	-12.6	30.4	374	340	10.0
Proposals		57	55	30	3.6	90.0	233	111	109.9
Vancouver	**B.C.**	**1,344**	**1,357**	**1,244**	**-1.0**	**8.0**	**5,256**	**5,170**	**1.7**
Bankruptcies		848	827	847	2.5	0.1	3,316	3,702	-10.4
Proposals		496	530	397	-6.4	24.9	1,940	1,468	32.2
Victoria	**B.C.**	**278**	**277**	**282**	**0.4**	**-1.4**	**1,043**	**1,116**	**-6.5**
Bankruptcies		168	189	201	-11.1	-16.4	689	857	-19.6
Proposals		110	88	81	25.0	35.8	354	259	36.7

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
St. John's	**N.L.**	**1**	**1**	**3**	**0.0**	**-66.7**	**3**	**9**	**-66.7**
Bankruptcies		1	1	3	0.0	-66.7	3	9	-66.7
Proposals		0	0	0	--	--	0	0	--
Halifax	**N.S.**	**8**	**11**	**16**	**-27.3**	**-50.0**	**39**	**90**	**-56.7**
Bankruptcies		8	9	14	-11.1	-42.9	32	80	-60.0
Proposals		0	2	2	-100.0	-100.0	7	10	-30.0
Moncton	**N.B.**	**5**	**7**	**5**	**-28.6**	**0.0**	**14**	**27**	**-48.1**
Bankruptcies		2	6	4	-66.7	-50.0	10	23	-56.5
Proposals		3	1	1	200.0	200.0	4	4	0.0
Saint John	**N.B.**	**2**	**3**	**1**	**-33.3**	**100.0**	**9**	**6**	**50.0**
Bankruptcies		2	3	1	-33.3	100.0	7	3	133.3
Proposals		0	0	0	--	--	2	3	-33.3
Saguenay	**Que.**	**7**	**13**	**9**	**-46.2**	**-22.2**	**24**	**24**	**0.0**
Bankruptcies		4	11	7	-63.6	-42.9	19	19	0.0
Proposals		3	2	2	50.0	50.0	5	5	0.0
Québec	**Que.**	**37**	**46**	**42**	**-19.6**	**-11.9**	**160**	**172**	**-7.0**
Bankruptcies		27	35	36	-22.9	-25.0	115	131	-12.2
Proposals		10	11	6	-9.1	66.7	45	41	9.8
Sherbrooke	**Que.**	**4**	**5**	**4**	**-20.0**	**0.0**	**20**	**24**	**-16.7**
Bankruptcies		4	2	2	100.0	100.0	16	15	6.7
Proposals		0	3	2	-100.0	-100.0	4	9	-55.6
Trois-Rivières	**Que.**	**13**	**9**	**6**	**44.4**	**116.7**	**44**	**29**	**51.7**
Bankruptcies		8	6	5	33.3	60.0	32	22	45.5
Proposals		5	3	1	66.7	400.0	12	7	71.4
Montréal	**Que.**	**309**	**302**	**321**	**2.3**	**-3.7**	**1,190**	**1,201**	**-0.9**
Bankruptcies		222	216	241	2.8	-7.9	870	894	-2.7
Proposals		87	86	80	1.2	8.7	320	307	4.2
Ottawa - Gatineau	**Ont./ Que.**	**34**	**27**	**38**	**25.9**	**-10.5**	**141**	**151**	**-6.6**
Bankruptcies		22	19	26	15.8	-15.4	96	108	-11.1
Proposals		12	8	12	50.0	0.0	45	43	4.7
Kingston	**Ont.**	**6**	**4**	**3**	**50.0**	**100.0**	**14**	**16**	**-12.5**
Bankruptcies		6	4	3	50.0	100.0	13	14	-7.1
Proposals		0	0	0	--	--	1	2	-50.0
Peterborough	**Ont.**	**1**	**1**	**2**	**0.0**	**-50.0**	**12**	**4**	**200.0**
Bankruptcies		1	1	2	0.0	-50.0	11	4	175.0
Proposals		0	0	0	--	--	1	0	--
Oshawa	**Ont.**	**11**	**12**	**11**	**-8.3**	**0.0**	**34**	**52**	**-34.6**
Bankruptcies		11	11	9	0.0	22.2	33	47	-29.8
Proposals		0	1	2	-100.0	-100.0	1	5	-80.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Toronto	**Ont.**	**163**	**191**	**211**	**-14.7**	**-22.7**	**745**	**851**	**-12.5**
Bankruptcies		118	145	172	-18.6	-31.4	557	661	-15.7
Proposals		45	46	39	-2.2	15.4	188	190	-1.1
Hamilton	**Ont.**	**14**	**20**	**25**	**-30.0**	**-44.0**	**71**	**90**	**-21.1**
Bankruptcies		13	16	18	-18.8	-27.8	59	69	-14.5
Proposals		1	4	7	-75.0	-85.7	12	21	-42.9
St. Catharines - Niagara	**Ont.**	**9**	**8**	**9**	**12.5**	**0.0**	**42**	**55**	**-23.6**
Bankruptcies		7	5	8	40.0	-12.5	35	47	-25.5
Proposals		2	3	1	-33.3	100.0	7	8	-12.5
Kitchener	**Ont.**	**6**	**13**	**10**	**-53.8**	**-40.0**	**36**	**40**	**-10.0**
Bankruptcies		3	9	8	-66.7	-62.5	26	31	-16.1
Proposals		3	4	2	-25.0	50.0	10	9	11.1
Brantford	**Ont.**	**8**	**8**	**7**	**0.0**	**14.3**	**24**	**23**	**4.3**
Bankruptcies		5	4	2	25.0	150.0	16	15	6.7
Proposals		3	4	5	-25.0	-40.0	8	8	0.0
Guelph	**Ont.**	**3**	**4**	**2**	**-25.0**	**50.0**	**15**	**5**	**200.0**
Bankruptcies		1	4	1	-75.0	0.0	9	4	125.0
Proposals		2	0	1	--	100.0	6	1	500.0
London	**Ont.**	**4**	**9**	**7**	**-55.6**	**-42.9**	**27**	**38**	**-28.9**
Bankruptcies		3	8	5	-62.5	-40.0	22	26	-15.4
Proposals		1	1	2	0.0	-50.0	5	12	-58.3
Windsor	**Ont.**	**4**	**10**	**5**	**-60.0**	**-20.0**	**32**	**30**	**6.7**
Bankruptcies		2	9	4	-77.8	-50.0	26	25	4.0
Proposals		2	1	1	100.0	100.0	6	5	20.0
Barrie	**Ont.**	**6**	**6**	**8**	**0.0**	**-25.0**	**27**	**35**	**-22.9**
Bankruptcies		6	4	7	50.0	-14.3	24	29	-17.2
Proposals		0	2	1	-100.0	-100.0	3	6	-50.0
Greater Sudbury	**Ont.**	**0**	**3**	**1**	**-100.0**	**-100.0**	**5**	**6**	**-16.7**
Bankruptcies		0	3	1	-100.0	-100.0	4	5	-20.0
Proposals		0	0	0	--	--	1	1	0.0
Thunder Bay	**Ont.**	**2**	**5**	**5**	**-60.0**	**-60.0**	**13**	**17**	**-23.5**
Bankruptcies		1	3	5	-66.7	-80.0	9	16	-43.8
Proposals		1	2	0	-50.0	--	4	1	300.0
Winnipeg	**Man.**	**2**	**5**	**3**	**-60.0**	**-33.3**	**29**	**30**	**-3.3**
Bankruptcies		1	4	1	-75.0	0.0	25	23	8.7
Proposals		1	1	2	0.0	-50.0	4	7	-42.9
Regina	**Sask.**	**8**	**7**	**9**	**14.3**	**-11.1**	**37**	**29**	**27.6**
Bankruptcies		4	6	6	-33.3	-33.3	28	18	55.6
Proposals		4	1	3	300.0	33.3	9	11	-18.2

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2012	Q1 2012	Q2 2011	Q1 2012 to Q2 2012	Q2 2011 to Q2 2012	06-30-2012	06-30-2011	% Change
Saskatoon	**Sask.**	**4**	**11**	**10**	**-63.6**	**-60.0**	**20**	**34**	**-41.2**
Bankruptcies		3	9	5	-66.7	-40.0	17	27	-37.0
Proposals		1	2	5	-50.0	-80.0	3	7	-57.1
Calgary	**Alta.**	**27**	**30**	**24**	**-10.0**	**12.5**	**122**	**122**	**0.0**
Bankruptcies		24	25	14	-4.0	71.4	102	99	3.0
Proposals		3	5	10	-40.0	-70.0	20	23	-13.0
Edmonton	**Alta.**	**25**	**27**	**30**	**-7.4**	**-16.7**	**98**	**103**	**-4.9**
Bankruptcies		16	20	20	-20.0	-20.0	74	83	-10.8
Proposals		9	7	10	28.6	-10.0	24	20	20.0
Kelowna	**B.C.**	**6**	**6**	**6**	**0.0**	**0.0**	**23**	**20**	**15.0**
Bankruptcies		5	2	4	150.0	25.0	17	15	13.3
Proposals		1	4	2	-75.0	-50.0	6	5	20.0
Abbotsford	**B.C.**	**1**	**4**	**3**	**-75.0**	**-66.7**	**8**	**6**	**33.3**
Bankruptcies		1	1	3	0.0	-66.7	5	6	-16.7
Proposals		0	3	0	-100.0	--	3	0	--
Vancouver	**B.C.**	**22**	**29**	**32**	**-24.1**	**-31.3**	**108**	**113**	**-4.4**
Bankruptcies		18	21	22	-14.3	-18.2	86	83	3.6
Proposals		4	8	10	-50.0	-60.0	22	30	-26.7
Victoria	**B.C.**	**4**	**4**	**6**	**0.0**	**-33.3**	**21**	**29**	**-27.6**
Bankruptcies		2	2	6	0.0	-66.7	12	27	-55.6
Proposals		2	2	0	0.0	--	9	2	350.0